

PROCEDURE TO REQUEST CERTIFICATE OF CREDITABLE COVERAGE

A federal law called HIPAA requires that the State of Delaware Group Health Plan (the “Plan”) provide a Certificate of Creditable Coverage (a “Certificate”) to each individual who requests one so long as it is requested while the individual is covered under the Plan or within 24 months after the individual’s coverage under the Plan ends. A certificate will also be issued automatically upon the termination of any individual’s coverage under the Plan, whether or not a request is made.

The request can also be made by someone else on behalf of an individual. For example, an individual who previously was covered under this Plan may authorize a new health plan in which the individual enrolls to request a Certificate from this Plan. An individual is entitled to receive a Certificate upon request even if the Plan has previously issued a Certificate to that individual.

Requests for Certificates should be directed to your organization’s Human Resources Office.

All requests must include:

- The name of the individual for whom the Certificate is requested;
- Where a certificate is requested for a dependent individual, the name of the participant who enrolled the individual in the Plan; and
- A telephone number to reach the individual for whom the Certificate is requested or the participant who enrolled the individual, in the event of any difficulties or questions.
- The name of the person making the request and evidence of that person’s authority to request and receive the Certificate on behalf of the individual;
- The address to which the Certificate should be mailed; and
- The requester’s signature.

After receiving a request that meets these requirements, your organization’s Human Resources Office will send a request to the State of Delaware COBRA/HIPAA Administrator to provide the Certificate as soon as administratively feasible.